## United States Bankruptcy Court Western District of Washington

In re: Kevin G Boyd Susan M Telford Boyd Debtors

District/off: 0981-2

Case No. 10-23006-SJS Chapter 7

Date Rcvd: Mar 24, 2011

# **CERTIFICATE OF NOTICE**

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User: pattyr

Form ID: ntcclm Total Noticed: 37 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2011. +Kevin G Boyd, Susan M Telford Boyd, 3177 NE 82nd St, Seattle, WA 98115-4749 db/idb +Christina Latta Henry, Seattle Debt Law LLC, 705 2nd Avenue Ste 1050, aty Seattle, WA 98104-1759 +David A Gebben, Attorney at Law, 1700 7th Ave Ste 2100, Seattle, WA 98101-1360 +Lisa M. McMahon-Myhran, Robinson Tait PS, 710 2nd Ave. Ste 710, Seattle, WA 98104-1724 952842187 +Alaska USA, PO Box 196613, Anchorage, AK 99519-6613 952856872 +Alaska USA Federal Credit Union, PO Box 196613, Anchorage, AK 99519-6613 +Bruce Mezistrano, 13921 SE 47th St., Bellevue, WA 98006-304 +Chuck Telford, 10607 NE 60th Lane, Kirkland, WA 98033-7005 952842191 13921 SE 47th St., Bellevue, WA 98006-3047 952842192 +Goldberg & Bloom, Attn: Martin Bloom, 4830 N. Hiatus Rd., Ft. Lauderd +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045 +Jonathon Pearlstein, 1130 SW 12th St., North Bend, WA 98045-7987 +KEYBANK, C/O WELTMAN, WEINBERG & REIS, 323 W. LAKESIDE AVE., 2ND FL, 952842195 Ft. Lauderdale, FL 33351-7921 952825636 952842198 952863825 CLEVELAND, OH 44113-1085 952825638 +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, 952952718 Norfolk VA 23541-1067 616 1st Ave Ste 500, 952842203 +Regional Trustee Services, Seattle, WA 98104-2297 +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340 +Sams Club, Attention: Bankruptcy Department, PO Box 105968, 952825642 Atlanta, GA 30348-5968 952825643 +Steve Bender, 6535 Seaview Ave NW #409B, Seattle, WA 98117-6052 +Suttell & Hammer, PS, 1450 114th Ave SE, Bellevue, WA 98004-6962 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Elan Financial Service, PO Box 5229, 952842206 952873691 Bellevue, WA 98004-6962 952825635 ++US BANK. PO Box 5229, Cincinnati, OH 45201) 952903660 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Elan Financial Services, Bankruptcy Department, P.O. Box 5229, Cincinncati, OH 45201) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: FEJWOOD.COM Mar 24 2011 23:18:00 Edmund J Wood, 303 N 67th St, tr Seattle, WA 98103-5209 EDI: WADEPREV.COM Mar 24 2011 23:18:00 State of Washington, Department of Revenue, sma 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Mar 24 2011 23:24:10 ust United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438 EDI: RMSC.COM Mar 24 2011 23:18:00 GE Money Bank, c/o Office Manager, sr 25 SE 2nd Ave #1120, Miami, FL 33131-1605 Asset Acceptance, LLC, PO Box 2036, Recovery Management Systems Corp, 952825632 +EDI: ACCE.COM Mar 24 2011 23:18:00 Warren, MI 48090-2036 952825633 +EDI: BANKAMER.COM Mar 24 2011 23:18:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012 +EDI: CITICORP.COM Mar 24 2011 23:18:00 Citibank, Attn: Centralized Bankruptcy, 952825634 PO Box 20363, Kansas City, MO 64195-0363 +EDI: BANKAMER.COM Mar 24 2011 23:18:00 Fia Card Services, NA As Successor In Interest to, 952901010 Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000 +EDI: IRS.COM Mar 24 2011 23:18:00 Internal Revenue Service, PO BOX 21125, 952825637 PHILADELPHIA, PA 19114-0325 +EDI: RESURGENT.COM Mar 24 2011 23:18:00 LVNV Funding LLC, PO Box 740281, 952825639 Houston, TX 77274-0281 +EDI: TSYS2.COM Mar 24 2011 23:18:00 952825640 Macys, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053 +E-mail/Text: bnc@nordstrom.com Mar 24 2011 23:24:09 952825641 Nordstrom FSB Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555 952952718 +EDI: PRA.COM Mar 24 2011 23:18:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067 EDI: RECOVERYCORP.COM Mar 24 2011 23:18:00 Recovery Management Systems Corporation, 952852427 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510 Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445 Wells Fargo Bank NA, PO Box 10438,

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

r John Glessner
cr OneWest Bank, FSB
r RE/MAX Metro Realty

952825644 952825645 952885981

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Des Moines, IA 50306-0438

Form ID: ntcclm Total Noticed: 37 +Edmund J Wood, 303 N 67th St, Seattle, WA 98103-5209 +Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036 +Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, 952842189\* 952842190\* Greensboro, NC 27420-6012 +Citibank, Attn: Centralized Bankruptcy, 952842193\* PO Box 20363, Kansas City, MO 64195-0363 952842196\* +Indymac Bank, Attn:Bankruptcy, PO Box 4045, Kalamazoo, MI 49003-4045 +Internal Revenue Service, PO BOX 21125, PHILADELPHIA, PA 19114-0325 952842197\* +Key Bank NW, 17 Corporate Woods Blvd, Albany, NY 12211-2345 +LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281 952842199\* 952842200\* +Macys, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053 +Nordstrom FSB, Attention: Bankruptcy Department, PO Box 655 952842201\* Englewood, CO 80155-6555 952842202\* PO Box 6555, +Salal Credit Union, PO Box 19340, Seattle, WA 98109-1340 +Sams Club, Attention: Bankruptcy Department, PO Box 1059 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Elan Financial Service, PO Box 1 952842204\* 952842205\* PO Box 105968, Atlanta, GA 30348-5968 ++US BANK, 952842194\* PO Box 5229, Cincinnati, OH 45201) 952842207\* +Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510 PO Box 5445, Portland, OR 97228-5445 952842208\* +Wells Fargo Bank,

Page 2 of 2

Date Royd: Mar 24, 2011

TOTALS: 5, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

User: pattvr

District/off: 0981-2

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2011 Signar

Joseph Spertjens

## UNITED STATES BANKRUPTCY COURT

Western District of Washington 700 Stewart St, Room 6301 Seattle, WA 98101

In Re:

Kevin G Boyd SSN: xxx-xx-3184

Susan M Telford Boyd SSN: xxx-xx-8318

Debtor(s).

Case Number: 10-23006-SJS

Chapter: 7

## NOTICE TO FILE PROOF OF CLAIM DUE TO RECOVERY OF ASSETS

YOU ARE NOTIFIED that the Trustee in this case, <u>Edmund J Wood</u>, has recovered assets. Creditors who wish to share in any distribution of funds must file a proof of claim with the Clerk of the Bankruptcy Court at the address above on or before <u>June 23, 2011</u>.

Creditors who do not file a proof of claim on or before this date may not be entitled to share in any distribution from the Debtor's estate.

The proof of claim form is attached to this notice. It can be filed by regular mail. If you wish to receive proof of its receipt by the Bankruptcy Court, enclose a photocopy of the proof of claim together with a stamped, self-addressed envelope.

There is no fee for filing the proof of claim.

ANY CREDITOR WHO HAS FILED A PROOF OF CLAIM ALREADY NEED NOT FILE ANOTHER PROOF OF CLAIM

Dated: March 24, 2011

Mark L. Hatcher Clerk of the Bankruptcy Court

By: Patty Richling
Deputy Clerk

UNITED STATES BANKRUPTCY COURT Western District of Washington	PROOF OF CLAIM					
Name of Debtor: Kevin G Boyd Susan M Telford Boyd	Case Number: 10-23006					
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.						
Name of Creditor (the person or other entity to whom the debtor owes money or property):	□Check this box to indicate that this claim amends a previously filed claim.					
Name and address where notices should be sent:	Court Claim Number:(If known)					
Telephone number:	Filed on:					
Name and address where payment should be sent (if different from above):	☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.					
Telephone number:	☐ Check this box if you are the debtor or trustee in this case.					
1. Amount of Claim as of Date Case Filed: \$  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.					
If all or part of your claim is entitled to priority, complete item 5.	Specify the priority of the claim.					
□ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).					
2. Basis for Claim: (See instruction #2 on reverse side.)	□Wages, salaries, or commissions (up to					
3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)	\$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).					
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.	☐ Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).					
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe:	Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. \$507 (a)(7).					
Value of Property: \$ Annual Interest Rate%	☐ Taxes or penalties owed to governmental units					
Amount of arrearage and other charges as of time case filed included in secured claim,	- 11 U.S.C. §507 (a)(8).					
if any: \$ Basis for perfection:  Amount of Secured Claim: \$ Amount Unsecured: \$	☐ Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().					
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.	Amount entitled to priority:					
<b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)	\$					
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.					
If the documents are not available, please explain:						
Date:  Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the croperson authorized to file this claim and state address and telephone number if different from the notabove. Attach copy of power of attorney, if any.						

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

## Items to be completed in Proof of Claim form

## Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

## Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

## 1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

#### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

## 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

## 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

## 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. (Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### 6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### 7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

#### **Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

## DEFINITIONS

## NS

## Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

## Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

## Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

## **Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

## Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

## **Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

## Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

## Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

# **Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

## **Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

INFORMATION

## Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.